Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of contactless interfacing for a smart card, comprising:

allowing a user to establish a physical contact bi-directional communication interface between a smart card and a hand-held computing device for accessing a smart card application on a microcomputer of the smart card;

allowing the user to enter identifying information and transaction information on the hand-held computing device;

allowing the user to initiate a contactless bi-directional communication interface via the hand-held computing device as a conduit between the smart card application on the microcomputer of the smart card and a self-service transaction terminal of an on-line system of a financial institution;

verifying the smart card by the on-line system based at least in part on the identifying information received by the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal; and

communicating the transaction information entered by the user on the hand-held computing device to the self-service transaction terminal of the on-line system via the contactless communication interface.

2. (Previously presented) The method of claim 1, wherein the contactless communication interface further comprises an infrared communication interface.

3. (Previously presented) The method of claim 1, wherein the contactless communication interface further comprises a wireless communication interface.

4. (Previously presented) The method of claim 3, wherein the wireless communication interface further comprises a radio frequency communication interface.

5. (Previously presented) The method of claim 4, wherein the radio frequency communication interface further comprises a proximity communication interface.

6-7. (Canceled).

8. (Previously presented) The method of claim 1, wherein the financial institution further comprises a bank.

9. (Canceled).

10. (Previously presented) The method of claim 1, wherein allowing the user to initiate the contactless communication interface between the smart card application and the self-service transaction terminal further comprises allowing the user to initiate the contactless communication interface through a contactless communication transceiver of the terminal.

11. (Previously presented) The method of claim 10, wherein allowing the user to initiate the contactless communication interface between the smart card application and the self-service transaction terminal further comprises allowing the user to initiate the contactless communication interface through an infrared transceiver of the terminal.

12. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises an automated teller machine.

13. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a personal computer.

14. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a telephone.

15. (Previously presented) The method of claim 1, wherein the self-service transaction terminal further comprises a wireless telephone.

16. (Previously presented) The method of claim 10, wherein allowing the user to initiate the contactless communication interface between the smart card application and the self-service transaction terminal further comprises allowing the user to initiate the contactless communication interface through a wireless transceiver of the terminal.

17. (Previously presented) The method of claim 16, wherein the wireless transceiver further comprises a radio frequency transceiver of the terminal.

18-21 (Canceled).

22. (Previously presented) The method of claim 10, wherein allowing the user to initiate the contactless communication interface between the smart card application and the self-service transaction terminal further comprises allowing the user to initiate the contactless communication interface through a proximity transceiver of the terminal.

23-26 (Canceled).

27. (Previously presented) The method of claim 10, wherein allowing the user to initiate the contactless communication further comprises allowing the user to initiate the contactless communication between the contactless communication transceiver of the self-service transaction terminal and a contactless communication transceiver of the hand-held computing device comprising a personal data assistant.

28-32 (Canceled).

33. (Previously presented) The method of claim 27, wherein the personal data assistant further comprises an electronic purse or wallet.

34-38 (Canceled).

39. (Previously presented) The method of claim 1, wherein verifying the smart card further comprises verifying the smart card by the on-line system based at least in part on the identifying information received by the on-line system via the contactless communication interface between the hand-held computing device comprising a personal data assistant and the self-service transaction terminal.

40-41 (Canceled).

42. (Previously presented) The method of claim 1, wherein verifying the smart card further comprises verifying the authenticity of the smart card.

43. (Previously presented) The method of claim 1, wherein verifying the smart card further comprises checking security information for the user.

44. (Previously presented) The method of claim 43, wherein checking security information further comprises receiving security information for the user.

45. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user.

46. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving biometric information for the user.

47. (Previously presented) The method of claim 44, wherein receiving security information further comprises receiving the security information on an input/output device.

48. (Previously presented) The method of claim 47, wherein receiving the security information further comprises receiving the security information through an input/output device of the hand-held computing device comprising a personal data assistant.

49. (Previously presented) The method of claim 48, wherein the personal data assistant comprises an electronic purse or wallet.

50. (Previously presented) The method of claim 47, wherein receiving the security information further comprises receiving the information through the input/output device of a terminal.

51-54 (Canceled).

55. (Previously presented) The method of claim 1, wherein allowing the user to enter the transaction information further comprises receiving the information through an input/output device.

56. (Previously presented) The method of claim 55, wherein receiving the information further comprises receiving the information through the input/output device of the hand-held computing device comprising a personal data assistant.

57. (Previously presented) The method of claim 56, wherein the personal data assistant comprises an electronic purse or wallet.

58. (Previously presented) The method of claim 55, wherein receiving the information further comprises receiving the information through the input/output device of a terminal.

59-62 (Canceled).

63. (Currently amended) A contactless interface system for a smart card, comprising:

a self-service transaction terminal of an on-line system of a financial institution;

a hand-held computing device capable of establishing a physical contact bi-directional communication interface with the smart card for accessing a smart card application on a microcomputer of the smart card;

wherein the hand-held computing device has an input device for receiving identifying information and transaction information entered by a user;

wherein the hand-held computing device is capable of initiating a contactless bi-directional communication interface as a conduit between the smart card application on the microcomputer of the smart card and the self-service transaction terminal of the on-line system via the hand-held computing device;

wherein the on-line system is capable of verifying the smart card via identification information received by the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal; and

wherein the hand-held computing device is capable of communicating the transaction information to the on-line system via the contactless communication interface between the hand-held computing device and the self-service transaction terminal.

64. (Previously presented) The system of claim 63, wherein the hand-held computing device further comprises an infrared interface communication device.

65. (Previously presented) The system of claim 63, wherein the hand-held computing device further comprises a wireless interface communication device.

66. (Previously presented) The system of claim 63, wherein the hand-held computing device further comprises a radio frequency interface communication device.

67-68 (Canceled).

69. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises an automated teller machine.

70. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises a personal computer.

71. (Previously presented) The system of claim 63, wherein the self-service transaction terminal comprises a telephone.

72. (Previously presented) The system of claim 63, wherein the on-line system comprises a bank host on-line system.

73. (Previously presented) The system of claim 63, wherein the hand-held computing device comprises a personal data assistant.

74. (Previously presented) The system of claim 73, wherein the personal data assistant comprises an electronic purse or wallet.

75-78 (Canceled).

79. (Previously presented) The method of claim 1, wherein the accessing of the smart card application comprises executing the smart card application.

80. (Previously presented) The method of claim 1, wherein the accessing of the smart card application comprises loading the smart card application.

81. (Previously presented) The method of claim 80, further comprising iteratively performing:

the initiating of a contactless communication;

the verifying authorization; and

the communicating information.